

Appl. No. : 10/041,714
Filed : January 8, 2002

REMARKS

The November 1, 2006 Office Action was based on pending Claims 1-38. This amendment cancels Claims 30-37 without prejudice or disclaimer. Thus, after entry of this amendment, Claims 1-29 and 38 are pending and presented for further consideration.

The November 1, 2006 Office Action restricted the claims into the following groups:

- I. Claims 1-29, and 38 drawn to a method of receiving a check identifier entered by a user.
- II. Claims 30-33 drawn to a system for processing a check transaction.
- III. Claims 34-37 drawn to a system comprising a parsing module configured to distinguish at least one field with the substitute check identifier where the substitute check identifier has at least one replacement symbol such that the replacement symbol replaces a separator symbol in a MICR line associated with the check transaction.

In response, Applicants elect without traverse the Group I claims, Claims 1-29 and 38. Please charge any additional fees, including any fees for additional extension of time, or credit overpayment to Deposit Account No. 11-1410.

Respectfully submitted,

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Dated: 11/27/06

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